

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: Lisa Kochel

Case No. 15--ref

Debtors

**CHAPTER 13 PLAN**

*(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in plural).*

Earnings of Debtor submitted to the control and supervision of Frederick L. Reigle, Esquire, Chapter 13 Trustee as follows: Debtor to pay Trustee the total sum of TWENTY FOUR THOUSAND DOLLARS AND ZERO CENTS (\$24,000.00) over a period of SIXTY months (60) starting August 11, 2015, or thirty days from the filing of this Plan, at a monthly rate of \$400.00 and paid as follows:

I. From the payments so received, the Trustee shall make disbursements as follows:

a. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507, as follows:

I. Trustee's commissions.

II. Approved attorney's fees for services rendered by Mendelsohn & Mendelsohn, P.C. in this Bankruptcy proceeding.

b. Holders of allowed secured claims shall be provided for as follows:

I. Santander Bank, N.A. - First mortgage for real estate located at 268 Colorado Drive, Birdsboro, PA-pre petition arrears shall be paid through the Chapter 13 Plan pursuant to valid and timely proof of claims filed. Post-petition payments shall be made directly to lender.

II. Bayview Loan Servicing - Second mortgage for real estate located at 268 Colorado Drive, Birdsboro, PA-lien to be avoided through Adversary Complaint and no payments will be made through the Plan or directly to lender.

III. Specialized Loan Servicing - Third mortgage for real estate located at 268 Colorado Drive, Birdsboro, PA-lien to be avoided through Adversary Complaint and no payments will be made through the Plan or directly to lender.

c. Dividends to unsecured creditors whose claims are timely filed and duly allowed shall be paid pro rata, if disposable income is determined, pursuant to valid and timely proof of claims filed.

Title to the debtor's property shall revert in the debtor *on confirmation of a plan - upon dismissal of the case after confirmation pursuant to 11 U.S.C. 350*

Dated: July 11, 2015

/s/ Lisa Kochel

*Debtor*

Acceptance may be mailed to /s/ Brenna H. Mendelsohn 637 Walnut Street, Reading, PA 19601